

Certificate Number: 05781-PAE-DE-038191840

Bankruptcy Case Number: 23-13196



05781-PAE-DE-038191840

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 16, 2024, at 2:13 o'clock AM PST, Kelly Newswanger completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 16, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President